



# **CaptusCollect™**

## **Sample Case Studies**



### **Case Study 1 - Communication Breakdown**

A top tier mobile operator had an outstanding balance in excess of \$1.5 million consisting of numerous overdue cycles built up over an 18 month period. The operator outsourced to a service provider for their Financial Clearing and settlement requirements, but due to the automated nature of the credit control procedures, the extent of the debt was not discovered until an in house review by the mobile operator. It transpired that outstanding debt notification requests were being emailed to the incorrect contact person of the delinquent debtor, who in turn was not forwarding the emails on. After a few phone calls by the Captus employee, the correct contact person for all parties was established, the exact payable obligation agreed, and the outstanding debt was settled within 3 weeks.

### **Case Study 2 – Beware volatile FX markets**

A mobile operator was becoming increasingly frustrated at the continually slow payment practices employed by one of their roaming partners, whose C.3.2 agreement with them stipulated direct payment. Knowing that levying late payment interest charges would not necessarily achieve the desired results, the operator wanted to suspend all payments to the slow paying debtor in future, until the outstanding was settled. Captus Debt Negotiator advised that this was perhaps not the best strategy as the Operators Base currency was USD and the debtor's currency was EUR. At that time the USD was continuing to weaken against the EUR and to delay payment would open the operator up to unnecessary Foreign Exchange exposure, resulting in an increased cost of settlement. Instead it was agreed that the Captus employee would phone the delinquent debtor daily until the outstanding amount was paid. It was pointed out by the debtor afterwards that it was the sheer tenacity of the Captus employee which resulted in an improved payment practice to the client

### **Case Study 3 – Letting Disputes stand in the way of getting paid**

A mobile operator found a debtor had withheld payment for 9 months due to a disputed invoice. The dispute was never fully investigated; instead the full value of the debt was being chased each month by their Financial Clearing House, resulting in non-resolution of the matter and a process of continuously going round in circles. After investigation by a Captus employee, it was discovered that a RAP file was not taken into account by the debtor, leaving an undervalued TAP file on their records. With the Captus employee acting as a mediator, it was agreed that the full value of the invoice be paid within 4 weeks, and the debtor subsequently reviewed their internal RAP handling process.